IN THE CLAIMS:

Please **AMEND** the claims as follows:

1. (TWICE AMENDED) A network transaction system in which a customer's terminal station is connected to a first bank system via a first network and the first bank system is connected to a second bank system via a second network, the customer having an existing bank account in the second bank system and attempting to newly open a bank account in the first bank system, the network transaction system comprising:

customer processing means disposed at the terminal station and coupled to the first network, said customer processing means for applying for a new bank account by supplying via the first network the first bank system with existing account information descriptive of the existing bank account owned by the customer in the second bank system;

first bank processing means disposed at the first bank system and coupled to the first and second networks, said first bank processing means for requesting the second bank system to make a confirmation of the existing bank account while forwarding the existing account information received from the customer processing means to the second bank system over the second network, and for opening the applied new bank account based on a confirmation response message from the second bank system describing a result of the confirmation of the existing bank account, wherein the first bank processing means authenticates the customer based on the confirmation; and

second bank processing means disposed at the second bank system and coupled to the second network, said first bank processing means for confirming validity of the existing bank account upon request from said first bank processing means, and for returning the confirmation response message to said first bank processing means to report the result of the confirmation of the existing bank account.

2. (NOT AMENDED HEREIN) A network transaction system according to claim 1, wherein the first network includes an open network, and the second network includes an inter-bank network which interconnects a plurality of bank systems including the first and second banking systems.

3. (NOT AMENDED HEREIN) A network transaction system according to claim 1, wherein:

said customer processing means supplies the first bank with account application information that is necessary for opening the new bank account, and

said account application information includes at least the customer's name, address, company, bank identification code of the first bank, and desired password for the new bank account.

4. (NOT AMENDED HEREIN) A network transaction system according to claim 1, wherein the existing account information includes at least bank identification code of the second bank system, account number of the existing bank account, and password of the existing bank account.

5. (NOT AMENDED HEREIN) A network transaction system according to claim 1, wherein said customer processing means comprises:

(a1) customer key generation means for generating a customer secret key and a customer public key,

(a2) customer encryption means for assembling an account application message to be sent to said first bank processing means by:

encrypting account application information necessary for opening the new bank account by using the customer secret key and further by using a first bank public key,

encrypting the customer public key and a second bank identification code by using the first bank public key,

encrypting the existing account information by using the customer secret key and further by using a second bank public key, and

combining the encrypted account application information, the encrypted customer public key, the encrypted second bank identification code, and the encrypted existing account information, and

(a3) customer decryption means for obtaining new account acknowledgment information by decrypting an application response message received from said first bank processing means by using the customer secret key and further by using the first bank public key.

6. (NOT AMENDED HEREIN) A network transaction system according to claim 5, wherein said first bank processing means comprises:

(b1) first bank key generation means for generating a first bank secret key and the first bank public key,

(b2) first bank decryption means for:

obtaining the customer public key and the second bank identification code by decrypting the encrypted customer public key and the encrypted second bank identification code, as part of the account application message received from said customer processing means, by using the first bank public key,

obtaining the account application information by decrypting the encrypted account application information, as part of the account application message received from said customer

processing means, by using the first bank secret key and further by using the obtained customer public key, and

obtaining the result of the confirmation of the existing bank account by decrypting the confirmation response message from the second bank processing means by using the second bank public key, and

(b3) first bank encryption means for:

encrypting confirmation request information by using the second bank public key, and

assembling a confirmation request message to be sent to said second bank processing means by combining the encrypted confirmation request information and the encrypted existing account information received from the customer processing means, wherein the confirmation request information includes a first bank identification code, the customer public key, and a confirmation request number.

7. (NOT AMENDED HEREIN) A network transaction system according to claim 6, wherein said second bank processing means comprises:

(c1) second bank key generation means for generating a second bank secret key and the second bank public key,

(c2) second bank decryption means for:

obtaining the first bank identification code, the customer public key, and the confirmation request number by decrypting the encrypted confirmation request information by using the second bank secret key and further by using the first bank public key, and

obtaining the existing account information by decrypting twice the encrypted existing account information by using the second bank secret key and further by using the above-obtained customer public key, and

(c3) second bank encryption means for encrypting the result of the confirmation of the existing bank account, the second bank identification code, and the confirmation request number by using the second bank secret key, and thereby assembling the confirmation response message to be sent to said first bank processing means.

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8. (TWICE AMENDED) A network transaction system in which a customer's terminal station and a bank system are interconnected via a network, the customer having an existing bank account in the bank system and attempting to open a new bank account in the same bank system, the network transaction system comprising:

customer processing means disposed at the terminal station and coupled to the network, said customer processing means for applying for a new bank account by supplying the bank system with existing account information descriptive of the existing bank account owned by the customer in the bank system; and

bank processing means disposed at the bank system and coupled to the network, said bank processing means for making a confirmation of the existing bank account, <u>for authenticating the customer based on the confirmation,</u> and for opening the applied new bank account based on the result of the confirmation of the existing bank account.

9. (TWICE AMENDED) A terminal station, linked to a plurality of bank systems, for use by a customer who wishes to newly open a bank account in a first bank system and has an existing bank account in a second bank system, the first and second bank systems being among the plurality of bank systems, the terminal station <u>comprising:</u>

<u>processing means for</u> sending, along with account application information necessary for opening a bank account in the first bank system, existing account information pertaining to the

existing bank account owned by the customer in order to allow the first bank to request the second bank to authenticate the customer's identity; and

an output/storage unit outputting and storing the account application information and the existing account information, wherein the first bank system authenticates the customer based on the existing account information.

10. (TWICE AMENDED) The terminal station according to claim 9, wherein said [terminal station] processing means comprising an encrypting unit creating an account application message to be sent to the first bank system, the account application message being a combination of data items obtained by the encrypting unit by:

encrypting the account application information by using a customer secret key and further by a first bank public key,

encrypting a customer public key and a second bank identification code by using the first bank public key, and

encrypting the existing account information by using the customer secret key and further by using a second bank public key.

11. (TWICE AMENDED) A user authentication method [to allow a customer to use] for cyberspace banking services [via] of an open network, which services are provided by a plurality of banks interconnected via an inter-bank network, the plurality of bank systems including a first bank and a second bank, the customer having an existing bank account in the second bank and newly issuing an account application for a bank account to the first bank, the user authentication method comprising the steps of:

(a) sending via the open network account application information and existing account information from the customer to the first bank, wherein the account application information is

information necessary for opening a new bank account in the first bank and the existing account information is information descriptive of the existing bank account owned by the customer in the second bank;

(b) forwarding via the open network the existing account information from the first bank to the second bank for requesting the second bank system to make a confirmation of the existing bank account;

(c) confirming the existing bank account in the second bank, and authenticating the customer based upon the result of the confirmation; and

(d) deciding whether to accept or to reject the account application, based on the result of the confirmation performed in said step (c).

12. (TWICE AMENDED) A user authentication method [to allow a customer to use] for cyberspace banking services [via] of an open network, which services are provided by a plurality of banks interconnected via an inter-bank network, the plurality of bank systems including a first bank and a second bank, the customer having an existing bank account in the second bank and newly issuing an account application for a bank account in the first bank, the user authentication method comprising the steps of:

(a) being supplied by the customer via the open network with first information which is obtained by encrypting account application information necessary for opening a new bank account by using a customer secret key and further by a first bank public key;

(b) being supplied by the customer via the open network with second information which is obtained by encrypting a customer public key and a second bank identification code by using the first bank public key;

(c) being supplied by the customer via the open network with third information which is obtained by encrypting existing account information by using the customer secret key and

further by using a second bank public key, wherein the existing account information is descriptive of the existing bank account owned by the customer in the second bank;

(d) decrypting the second information by using the first bank secret key to obtain the customer public key and the second bank identification code;

(e) decrypting the first information by using the first bank secret key and further by using the decrypted customer public key to obtain the account application information;

(f) encrypting the second bank identification code, the customer public key, and confirmation request information by using the second bank public key to obtain fourth information;

(g) sending via the inter-bank network the third information and the fourth information to the second bank, thereby requesting the second bank to authenticate the customer based on the existing account information contained in the third information;

(h) receiving via the inter-bank network a response from the second bank that reports the result of the authentication; and

(i) deciding whether to accept or to reject the account application from the customer.

13. (TWICE AMENDED) A user authentication method [to allow a customer to use] for cyberspace banking services [via] of an open network, which are provided by a bank where the customer has an existing bank account, the user authentication method comprising the steps of:

(a) being supplied by the customer via the open network with first information which is produced by encrypting account application information and existing account information by using a customer secret key and further by a bank public key, wherein the account application information is information necessary for opening a new bank account and the existing account information is descriptive of the existing bank account owned by the customer in the bank;

(b) being supplied by the customer via the open network with second information which is produced by encrypting a customer public key by using the bank public key;

(c) decrypting the second information by using the bank secret key, thereby obtaining the customer public key;

(d) decrypting the first information by using the bank secret key and further by using the customer public key obtained in the step (c), thereby extracting the account application information and the existing account information;

(e) authenticating the customer's identity, based on the existing account information extracted in the step (d); and

(f) deciding whether to accept or to reject the account application from the customer, based on the result of the authentication performed in the step (e).

14. (TWICE AMENDED) A user authentication method [to allow a customer to use] for cyberspace banking services [via] of an open network, which are provided by a bank where the customer has an existing bank account, the user authentication method comprising the steps of:

(a) being supplied by the customer via the open network with first information which is produced by encrypting service request information and existing account information by using a customer secret key and further by a bank public key, wherein the service request information specifies service contents pertaining to the existing bank account and the existing account information is descriptive of the existing bank account owned by the customer in the bank;

(b) being supplied by the customer via the open network with second information which is produced by encrypting a customer public key by using the bank public key;

(c) decrypting the second information by using the bank secret key to obtain the customer public key;